

93377 U.S. PTO  
09/487233



Class	Subclass	ISSUE CLASSIFICATION

PATENT NUMBER

# U.S. UTILITY Patent Application

O.I.P.E. SCANNED <i>MSB</i> <i>LA</i> <i>Q.A. DET</i>	PATENT DATE
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APPLICATION NO.	CONT/PRIOR.	CLASS	SUBCLASS	ART UNIT	EXAMINER
09/487233		705	39	2768	<i>3628 Bass</i>

APPLICANTS  
Scott Cook  
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TITLE  
Consumer-directed financial transfers using automated clearinghouse networks

PTO-2040  
12/99

## ISSUING CLASSIFICATION

ORIGINAL		CROSS REFERENCE(S)					
CLASS	SUBCLASS	CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)				
INTERNATIONAL CLASSIFICATION							

☐ Continued on Issue Slip Inside File Jacket

<input type="checkbox"/> <b>TERMINAL DISCLAIMER</b>  <input type="checkbox"/> The term of this patent subsequent to _____ (date) has been disclaimed.  <input type="checkbox"/> The term of this patent shall not extend beyond the expiration date of U.S. Patent. No. _____  <input type="checkbox"/> The terminal _____ months of this patent have been disclaimed.	<b>DRAWINGS</b> Sheets Drwg.    Figs. Drwg.    Print Fig.			<b>CLAIMS ALLOWED</b> Total Claims    Print Claim for O.G.	
	(Assistant Examiner)    (Date)			<b>NOTICE OF ALLOWANCE MAILED</b>	
	(Primary Examiner)    (Date)			<b>ISSUE FEE</b> Amount Due    Date Paid	
	(Legal Instruments Examiner)    (Date)			<b>ISSUE BATCH NUMBER</b>	

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